

Information to identify the case:			
Debtor 1	Robert L Watson Jr.		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Northern District of Illinois		
Case number:	20-03519		
	Social Security number or ITIN	xxx-xx-0387	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 2/7/20	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert L Watson Jr.	
2. All other names used in the last 8 years		
3. Address	392 Cascade Lane Oswego, IL 60543	
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 2/10/20

For more information, see page 2

<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>March 25, 2020 at 11:30 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Debtors must bring a picture ID and proof of their Social Security Number.</p> <p>Location: 801 Warrenville Rd, Ste 655, Lisle, IL 60532-3614</p>
<p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: 5/26/20</p> <p>You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 4/17/20</p> <p>Deadline for governmental units to file a proof of claim: Filing deadline: 8/5/20</p> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>
<p>9. Filing of plan</p>	<p>The hearing on confirmation will be held on: 4/17/20 at 10:45 AM, Location: Joliet City Hall, 150 W Jefferson Street, 2nd Floor, Joliet, IL 60432. The debtor has not filed a plan as of this date. A copy of the plan will be sent separately.</p> <p>The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500.00 Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.</p>
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Robert L Watson, Jr.
 Debtor

Case No. 20-03519-LAH
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: dpruitt
 Form ID: 309I

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Feb 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2020.

db +Robert L Watson, Jr., 392 Cascade Lane, Oswego, IL 60543-7347
 tr +Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350
 28620709 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
 (address filed with court: Continental Finance Company, Attn: Bankruptcy, Po Box 8099,
 Newark, DE 19714)
 28620712 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
 28620715 +First Progress, Attn: Bankruptcy, Po Box 9053, Johnson City, TN 37615-9053
 28620723 +Santander Consumer USA, Inc, 1601 Elm St, Dallas, TX 75201-7260
 28620727 +Vander Financial Llc, 444 E Hillcrest Dr, Ste 100, De Kalb, IL 60115-2485

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: cutlerfilings@gmail.com Feb 11 2020 02:26:09 David H Cutler,

ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Feb 11 2020 02:28:20 Patrick S Layng,
 Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,
 Chicago, IL 60604-2027
 28620703 +EDI: ATTWIREBK.COM Feb 11 2020 06:58:00 AT&T, c/o Bankruptcy, 4331 Communications Dr,
 Dallas, TX 75211-1300
 28620701 +EDI: GMACFS.COM Feb 11 2020 06:58:00 Ally Financial, P.O. Box 380901,
 Bloomington, MN 55438-0901
 28620702 +EDI: APPLIEDBANK.COM Feb 11 2020 06:58:00 Applied Bnk, Attn: Bankruptcy, Po Box 17125,
 Wilmington, DE 19850-7125
 28620704 +EDI: BANKAMER.COM Feb 11 2020 06:58:00 Bank of America, 4909 Savarese Circle,
 FL1-908-01-50, Tampa, FL 33634-2413
 28620705 +EDI: TSYS2.COM Feb 11 2020 06:58:00 Barclays Bank Delaware, Attn: Bankruptcy,
 Po Box 8801, Wilmington, DE 19899-8801
 28620706 +EDI: CAPITALONE.COM Feb 11 2020 06:58:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 28620707 +EDI: CAPITALONE.COM Feb 11 2020 06:58:00 Capital One/Dress Barn, Attn: Bankruptcy,
 Po Box 30285, Salt Lake City, UT 84130-0285
 28620708 +EDI: CITICORP.COM Feb 11 2020 06:58:00 Citibank/Goodyear, Attn: Bankruptcy,
 Po Box 790034, St Louis, MO 63179-0034
 28620710 +EDI: CRFRSTNA.COM Feb 11 2020 06:58:00 Credit First National Association,
 Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
 28620711 +EDI: DIRECTV.COM Feb 11 2020 06:58:00 Directv, c/o Bankruptcy,
 4331 Wcommunications Dr Flr 4W, Dallas, TX 75211-1300
 28620713 +EDI: BLUESTEM Feb 11 2020 06:58:00 Fingerhut, Attn: Bankruptcy, Po Box 1250,
 Saint Cloud, MN 56395-1250
 28620714 +EDI: AMINFOFP.COM Feb 11 2020 06:58:00 First PREMIER Bank, Attn: Bankruptcy,
 Po Box 5524, Sioux Falls, SD 57117-5524
 28620716 +EDI: PHINGENESIS Feb 11 2020 06:58:00 Genesis Bc/Celtic Bank, Attn: Bankruptcy,
 Po Box 4477, Beaverton, OR 97076-4401
 28620718 EDI: JEFFERSONCAP.COM Feb 11 2020 06:58:00 Jefferson Capital Systems, LLC, Po Box 1999,
 Saint Cloud, MN 56302
 28620718 E-mail/Text: JCAP_BNC_Notices@jcap.com Feb 11 2020 02:29:03 Jefferson Capital Systems, LLC,
 Po Box 1999, Saint Cloud, MN 56302
 28620719 E-mail/Text: camanagement@mtb.com Feb 11 2020 02:28:04 M & T Bank, Attn: Bankruptcy,
 Po Box 844, Buffalo, NY 14240
 28620720 +EDI: NAVIENTFKASMSERV.COM Feb 11 2020 06:58:00 Navient, Attn: Bankruptcy, Po Box 9640,
 Wilkes-Barre, PA 18773-9640
 28620721 +EDI: NAVIENTFKASMSERV.COM Feb 11 2020 06:58:00 Navient Solutions Inc,
 Attn: Correspondence, Po Box 9640, Wilkes-Barr, PA 18773-9640
 28620722 EDI: PRA.COM Feb 11 2020 06:58:00 Portfolio Recovery, Attn: Bankruptcy,
 120 Corporate Blvd, Norfolk, VA 23502
 28623883 +EDI: RMSC.COM Feb 11 2020 06:58:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 28620724 +EDI: WTRRNBNK.COM Feb 11 2020 06:58:00 Target, c/o Financial & Retail Svcs,
 Mailstop BT POB 9475, Minneapolis, MN 55440-9475
 28620725 +E-mail/Text: bankruptcy@cottonwoodfinancial.com Feb 11 2020 02:27:54 The Cash Store,
 1701 N. Larkin Ave, Ste 335, Crest Hill, IL 60403-1971
 28620726 E-mail/Text: bankruptcy@uscbcorporation.com Feb 11 2020 02:26:31 Uscb Corporation,
 Attn: Bankruptcy, Po Box 75, Archbald, PA 18403

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

28620717 ##+Heartland Bank And Tru, Pob 166, Carlock, IL 61725-0166

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0752-1

User: dpruitt
Form ID: 309I

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Total Noticed: 31

Date Rcvd: Feb 10, 2020

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2020 at the address(es) listed below:

David H Cutler on behalf of Debtor 1 Robert L Watson, Jr. cutlerfilings@gmail.com,
r48280@notify.bestcase.com
Glenn B Stearns stearns_g@lisle13.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3